

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOBERTA JOHNSON

Debtor(s)

Case No. 07-02896

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2007.
- 2) The plan was confirmed on 08/30/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/09/2011.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,966.00
Less amount refunded to debtor	\$766.00

NET RECEIPTS: **\$43,200.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,004.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,146.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,150.09**

Attorney fees paid and disclosed by debtor: \$1,496.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	NA	129.02	129.02	56.67	0.00
CAPITAL ONE BANK	Unsecured	469.00	469.12	469.12	206.06	0.00
CITICARDS PRIVATE LABEL	Unsecured	NA	NA	NA	0.00	0.00
CREDITOR PROTECTION ASSOC	Unsecured	212.00	NA	NA	0.00	0.00
CREDITORS RESOURCE SERVICE	Unsecured	NA	4,445.89	4,445.89	1,952.81	0.00
DEBT CREDIT SERVICES	Unsecured	103.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	436.00	436.45	436.45	191.71	0.00
EAST BAY FUNDING	Unsecured	NA	119.56	119.56	52.52	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	923.00	961.84	961.84	422.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	521.00	510.63	510.63	224.29	0.00
GEMB	Unsecured	153.00	NA	NA	0.00	0.00
GENERAL SERVICE BUREAU, INC	Unsecured	116.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Secured	2,816.00	2,815.07	2,815.07	2,815.07	641.11
JEWEL FOOD STORES INC	Unsecured	113.00	NA	NA	0.00	0.00
MCLEOD USA	Unsecured	NA	116.82	116.82	51.31	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	300.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	598.00	NA	NA	0.00	0.00
OPTION ONE MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
OPTION ONE MORTGAGE CO	Secured	3,929.00	2,542.98	2,542.98	2,542.98	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,000.00	1,079.68	1,079.68	474.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	488.00	488.94	488.94	214.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	528.00	528.00	528.00	231.92	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	914.00	915.00	915.00	401.90	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	544.00	544.63	544.63	239.22	0.00
SANTANDER CONSUMER USA	Unsecured	NA	319.85	319.85	140.49	0.00
SANTANDER CONSUMER USA	Secured	18,367.00	18,367.00	18,367.00	18,367.00	3,950.66
SPRINGLEAF FINANCIAL SERVICES	Unsecured	5,693.00	NA	NA	0.00	0.00
SUNTERRA FINANCIAL SERVICES	Unsecured	10,731.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	1,988.00	1,988.01	1,988.01	873.21	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	636.00	636.49	636.49	279.57	0.00
WASHINGTON MUTUAL BANK	Secured	7,362.00	5,719.93	5,719.93	5,719.93	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WASHINGTON MUTUAL BANK	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,262.91	\$8,262.91	\$0.00
Debt Secured by Vehicle	\$18,367.00	\$18,367.00	\$3,950.66
All Other Secured	\$2,815.07	\$2,815.07	\$641.11
TOTAL SECURED:	\$29,444.98	\$29,444.98	\$4,591.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,689.93	\$6,013.16	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,150.09</u>	
Disbursements to Creditors	<u>\$40,049.91</u>	
TOTAL DISBURSEMENTS :		<u>\$43,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/26/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.